

Certificate Number: 15111-PAE-DE-036068168

Bankruptcy Case Number: 18-17384



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2021, at 11:44 o'clock PM EDT, Hayward L. Ruff completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 16, 2021 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education